

Table I.E.3(2001) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	19.6%	17.3%	22.5%	25.9%	24.4%	16.7%	21.8%	19.1%
Industry group **								
Agric., fish., forest.	14.4%	12.3% *	2.2% *	15.2% *	30.4%	16.4%	9.4% *	17.8%
Mining and manufacturing	15.0%	17.5%	20.4%	23.9%	16.2%	11.9%	22.9%	14.0%
Construction	24.5%	20.3%	23.8%	28.3%	29.1%	21.5%	22.9%	26.0%
Utilities and transp.	13.7%	24.8% *	26.9%	23.0%	17.2%	12.0%	27.9%	12.8%
Wholesale trade	15.9%	13.6%	21.6%	20.6%	26.1%	11.2%	18.3%	15.2%
Fin. svcs. and real est.	20.7%	15.0%	23.8%	20.3%	31.0%	19.2%	17.3%	21.2%
Retail trade	27.5%	15.5%	34.6%	37.3%	39.9%	21.4%	29.4%	26.8%
Professional services	19.3%	20.4%	19.9%	25.9%	27.0%	15.8%	21.7%	18.7%
Other Services	25.0%	11.9%	19.2%	28.2%	24.8%	26.5%	19.6%	26.1%
Ownership								
For profit, incorporated	19.2%	16.4%	22.8%	26.5%	25.4%	16.0%	21.8%	18.6%
For profit, unincorporated	22.4%	23.8%	24.4%	29.6%	22.4%	16.4%	26.1%	20.3%
Nonprofit	21.7%	9.3% *	17.8%	20.2%	23.3%	22.6%	15.4%	22.6%
Unknown	16.9%	*****	*****	18.1%	12.1% *	17.3%	20.0% *	16.8%
Age of firm								
Less than 5 years	19.6%	17.5%	27.0% *	26.0%	15.2%	12.7%	23.4%	15.1%
5-9 years	22.1%	18.0%	24.2%	23.7%	29.7%	18.6%	21.7%	22.5%
10-19 years	24.4%	18.5%	25.8%	29.4%	25.1%	21.8%	23.1%	25.5%
20 or more years	19.6%	16.4%	20.3%	25.1%	24.0%	16.3%	20.9%	19.3%
Unknown	17.2%	3.9% *	5.5% *	10.2% *	29.2%	16.8%	6.6% *	17.2%
Multi/single status								
2 or more locations	17.9%	15.7% *	20.9%	22.3%	25.1%	16.1%	23.0%	17.7%
1 location only	23.9%	17.4%	22.7%	27.1%	23.1%	34.5%	21.6%	26.9%
Percent full-time employees								
Less than 25%	22.4%	10.7% *	18.7% *	39.4%	24.3%	20.7%	18.2%	23.4%
25-49%	21.0%	17.9%	16.5% *	26.9%	44.2%	15.4%	19.9%	21.2%
50-74%	20.7%	13.7%	20.3%	31.0%	27.3%	18.0%	20.5%	20.8%
75% or more	19.4%	18.0%	22.9%	25.3%	23.6%	16.6%	22.0%	18.8%
Union presence								
No union employees	22.4%	17.7%	23.4%	26.6%	26.6%	20.1%	22.4%	22.4%
Has union employees	11.6%	5.9% *	8.6% *	17.2%	13.2%	11.1%	12.0%	11.5%
Unknown	12.8%	2.9% *	27.2%	24.9%	20.3%	12.2%	14.1% *	12.8%
Percent low wage employees **								
50% or more low wage	24.8%	14.8%	21.1%	32.5%	30.3%	18.3%	22.6%	25.6%
Less than 50% low wage	20.7%	17.7%	22.8%	25.0%	23.6%	17.2%	21.8%	20.3%
Unknown	16.6%	16.8% *	14.5% *	24.0%	21.2%	16.3%	17.0%	16.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

***** No estimate available. No reported values in cell.

Table I.E.3(2001) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2001

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.51%	0.81%	2.03%	0.80%	0.68%	0.77%	0.85%	0.60%
Industry group **								
Agric., fish., forest.	2.87%	4.75% *	5.13% *	4.60% *	6.19%	3.74%	4.89% *	2.08%
Mining and manufacturing	0.52%	5.10%	3.46%	1.68%	1.41%	0.45%	3.08%	0.40%
Construction	1.52%	3.68%	3.86%	3.40%	4.68%	4.65%	1.96%	2.70%
Utilities and transp.	2.58%	10.49% *	7.06%	4.46%	4.12%	3.35%	4.37%	2.78%
Wholesale trade	1.74%	3.25%	3.33%	2.48%	3.77%	2.15%	1.88%	1.98%
Fin. svcs. and real est.	0.86%	2.50%	4.53%	2.91%	3.91%	1.39%	1.97%	0.91%
Retail trade	1.34%	3.80%	4.52%	1.14%	2.32%	1.43%	3.01%	1.05%
Professional services	0.79%	1.02%	3.03%	2.36%	1.24%	1.07%	1.69%	1.03%
Other Services	1.61%	2.51%	3.33%	1.77%	1.86%	2.86%	1.99%	1.63%
Ownership								
For profit, incorporated	0.53%	0.89%	1.86%	1.20%	1.04%	0.64%	1.10%	0.50%
For profit, unincorporated	1.32%	1.99%	5.15%	3.00%	2.74%	1.97%	1.45%	1.64%
Nonprofit	2.52%	3.70% *	4.37%	1.15%	1.55%	3.51%	2.79%	2.64%
Unknown	1.46%	*****	*****	5.08%	7.15% *	1.57%	6.32% *	1.50%
Age of firm								
Less than 5 years	2.03%	3.99%	8.13% *	2.81%	4.41%	1.49%	2.53%	2.26%
5-9 years	0.88%	2.90%	2.78%	4.07%	2.01%	2.58%	1.22%	1.25%
10-19 years	1.35%	1.96%	1.93%	2.28%	1.77%	3.08%	1.66%	1.31%
20 or more years	0.75%	1.88%	2.03%	0.94%	1.07%	1.27%	0.86%	0.92%
Unknown	0.74%	1.27% *	1.79% *	5.20% *	4.25%	0.80%	3.31% *	0.74%
Multi/single status								
2 or more locations	0.43%	7.73% *	3.16%	1.59%	1.01%	0.57%	2.15%	0.43%
1 location only	0.87%	0.93%	2.01%	0.92%	1.12%	7.57%	0.74%	1.39%
Percent full-time employees								
Less than 25%	2.44%	3.31% *	7.19% *	4.67%	4.91%	3.72%	4.75%	2.54%
25-49%	1.65%	4.00%	5.86% *	4.58%	4.82%	3.06%	3.90%	2.40%
50-74%	1.14%	2.41%	3.62%	2.96%	2.65%	1.61%	1.70%	1.51%
75% or more	0.57%	1.16%	2.17%	0.99%	0.91%	0.83%	0.91%	0.67%
Union presence								
No union employees	0.50%	0.81%	2.18%	0.90%	0.54%	0.96%	0.87%	0.65%
Has union employees	0.63%	3.36% *	3.41% *	2.37%	1.57%	0.77%	2.79%	0.60%
Unknown	1.08%	5.65% *	8.01%	5.54%	6.00%	1.23%	6.44% *	1.13%
Percent low wage employees **								
50% or more low wage	1.06%	2.80%	3.81%	3.17%	2.12%	1.83%	2.56%	1.05%
Less than 50% low wage	0.78%	1.06%	2.07%	1.01%	0.78%	1.78%	0.87%	1.04%
Unknown	0.56%	6.55% *	5.78% *	4.92%	3.41%	0.61%	3.41%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component

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